



P.O. Box 85
Emerson, NJ 07630-0085

Phone (201) 722-8780

EXHIBIT C

*****AUTO**SCH 5-DIGIT 07055
DELIA RODRIGUEZ
REDACTED
[REDACTED]

Date: 5/3/2018
Gem Account No.: [REDACTED] 895-1
Client: MONOC
Client Reference No.: [REDACTED] 4062
Date of Service: 8/3/2017
Balance Due: \$438.35

Dear DELIA RODRIGUEZ:

THIRD NOTICE

Your payment of this account has not been received.

Your apparent lack of cooperation and further delay can not be tolerated. Unless acceptable arrangements are made to satisfy this debt, we will report this delinquency to the major credit bureaus; Trans Union and Experian, which may impair your credit rating and your ability to obtain credit in the future. Gem Recovery Systems regularly report accounts over twenty five dollars (\$25.00) to the credit bureaus.

These collection activities can be prevented if payment is sent to our office. To contact us, call 201-722-8780.

GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

You can pay your bill online at <https://Gem.SecBillPay.com>

Gem Acct No.: [REDACTED] 895-1
Client: MONOC
Client Reference No.: [REDACTED] 4062
Client ID: 13387

Please
return to:

Gem Recovery Systems

PO BOX 85
EMERSON N.J. 07630-0085

Amount Due: \$438.35

Name: DELIA RODRIGUEZ
Series letterc List: 2/8/2018